

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:  
KEVIN P KOWALCZYK  
DEBRA L KOWALCZYK  
Debtor(s)  
Ronda J. Winnecour, Trustee  
Movant

vs.  
KEVIN P KOWALCZYK  
DEBRA L KOWALCZYK  
Respondent(s)

Case No. 17-23687CMB  
Chapter 13

Related to Document No. 66

**ORDER**

AND NOW, this 24<sup>th</sup> day of February, 2020, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$\_\_\_\_\_ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
  - (2) 30 days after the date of this notice.

☒ This case is not dismissed. The plan term is extended to a total of \_\_\_ months; the monthly plan payment amount is changed to \$ 2990 effective 3/20.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_ with / \_\_\_ without prejudice, without further notice or hearing.

☐ Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BY THE COURT:

 3

Dated : February 24, 2020

United States Bankruptcy Judge

**FILED**

FEB 24 2020

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kevin P Kowalczyk  
 Debra L Kowalczyk  
 Debtors

Case No. 17-23687-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db/jdb  
 cr +Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411  
 +Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor,  
 Coral Gables, FL 33146-1837  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14696812 +ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions, LLC on behalf of USA Funds,  
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)  
 14707889 +Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247  
 14707891 Armscare Inc., 1 Nolte Drive, Suite 430, Kittanning, PA 16201-7111  
 14692549 Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111  
 14707893 +BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549  
 14707894 CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14939569 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance Corporation, 25505 West Twelve Mile Road,  
 Southfield, MI 48034)  
 14939568 Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888  
 14692551 Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058  
 14707901 +E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614  
 14692553 ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
 14707903 Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702  
 14692554 +Family Counseling Center of Armstrong Co, 300 South Jefferson Street,  
 Kittanning, PA 16201-2416  
 14707906 GS Services Limited Partnership, 3300 Gulfton Street, Houston, TX 77081  
 14707905 +General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669  
 14707907 +Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623  
 14707911 JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501  
 14707912 JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509  
 14707910 James Nemec, DMD, c/o Collecetion Service Center, PO Box 1623, Kittanning, PA 16201  
 14707913 +Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101  
 14707914 Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720  
 14707915 +National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893  
 14692558 Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430  
 14719559 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14707918 +Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020  
 14707920 +Portfolio Recovery Associates, c/o Scott Morris, Esquire,  
 Blatt, Hasenmiller, Leibsker & Moore, 1835 MARKET STREET SUITE 501,  
 Philadelphia, PA 19103-2933  
 14707921 Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001  
 15199591 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 14773127 +The Bank of New York Mellon fka The Bank of New, 4425 Ponce de Leon Boulevard, 5th Floor,  
 Attn: Cashiering Department, Coral Gables, FL 33146-1837  
 14707922 +Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565  
 14766597 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Feb 26 2020 03:07:05  
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708  
 cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 26 2020 03:07:13  
 Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853,  
 Arlington, TX 76096-3853  
 14741524 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 26 2020 03:07:13  
 AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853,  
 Arlington, TX 76096  
 14707890 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 26 2020 03:07:13  
 Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096  
 14692550 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 03:23:41 Capital One Bank,  
 c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914  
 14707895 E-mail/Text: documentfiling@lciinc.com Feb 26 2020 03:07:03 Comcast Cable, PO Box 3002,  
 Southeastern, PA 19398-3002  
 14707896 +E-mail/Text: ccusa@ccuhome.com Feb 26 2020 03:07:04 Credit Collections USA,  
 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873  
 14707897 E-mail/Text: mrdiscen@discover.com Feb 26 2020 03:07:07 Discover Financial,  
 P.O. Box 15251, Wilmington, DE 19886  
 14707898 +E-mail/Text: Bankruptcy.Consumer@dish.com Feb 26 2020 03:07:33 DISH Network L.L.C.,  
 9601 S Meridian Blvd., Englewood, CO 80112-5905  
 14918277 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Feb 26 2020 03:07:05  
 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961  
 14692555 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 26 2020 03:07:13  
 GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 53

Date Rcvd: Feb 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14692556 E-mail/Text: sbse.cio.bnc.mail@irs.gov Feb 26 2020 03:07:11 Internal Revenue Service,  
1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222  
14707919 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 03:20:36  
Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541  
14766443 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 03:21:56  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
14771439 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 26 2020 03:22:14  
PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14698935 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 26 2020 03:07:23  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
14773138 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 26 2020 03:07:49  
The Bank of New York Mellon, et al, c/o Bayview Loan Servicing, LLC,  
4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837  
14804460 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Feb 26 2020 03:07:05  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
14707923 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 26 2020 03:07:52 WebBank,  
215 State St Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
cr\* THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,  
Greenville, SC 29603-0826  
14707892\* Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111  
14692552\* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058  
14707899\* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058  
14707900\* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058  
14707902\* ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
14707904\* +Family Counseling Center of Armstrong Co, 300 South Jefferson Street,  
Kittanning, PA 16201-2416  
14692557\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,  
Pittsburgh, PA 15222)  
14707908\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,  
Pittsburgh, PA 15222)  
14707909\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,  
Pittsburgh, PA 15222)  
14707916\* Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430  
15199592\* THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,  
Greenville, SC 29603-0826  
14707917 ##+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425  
TOTALS: 2, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 53

Date Rcvd: Feb 25, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com), [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Kenneth Steidl on behalf of Joint Debtor Debra L Kowalczyk [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com), [ken.steidl@steidl-steinberg.com](mailto:ken.steidl@steidl-steinberg.com); [ifriend@steidl-steinberg.com](mailto:ifriend@steidl-steinberg.com); [asteidl@steidl-steinberg.com](mailto:asteidl@steidl-steinberg.com); [todd@steidl-steinberg.com](mailto:todd@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com)  
Kenneth Steidl on behalf of Debtor Kevin P Kowalczyk [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com), [ken.steidl@steidl-steinberg.com](mailto:ken.steidl@steidl-steinberg.com); [ifriend@steidl-steinberg.com](mailto:ifriend@steidl-steinberg.com); [asteidl@steidl-steinberg.com](mailto:asteidl@steidl-steinberg.com); [todd@steidl-steinberg.com](mailto:todd@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com)  
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et al [pabk@logs.com](mailto:pabk@logs.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC [sjw@sjwpgh.com](mailto:sjw@sjwpgh.com), [srk@sjwpgh.com](mailto:srk@sjwpgh.com); [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 8